

\$3,000,000 Guarantee

Against Loss Offered by the Stockholders to Depositors in the

NATIONAL BANK OF VIRGINIA,

Incorporated 1865.

CAPITAL \$1,200,000.

STOCKHOLDERS' LIABILITY \$1,200,000.

SURPLUS \$600,000.

In addition, the stockholders have placed the management in the hands of the following Board of Directors and Officers:

DIRECTORS:

E. B. Addison, T. A. Cary, T. C. Williams, Jr., R. G. Rennolds, J. G. Tinsley,
E. L. Bemis, Carl H. Nolting, E. C. Laird, W. M. Habliston, Jno. T. Wilson,
F. H. Ellett, William T. Reed, Ino. Garland Pollard, Benj. P. Alsop, Jas. A. Moncre,
H. Theo. Elyson, J. W. Rothert, W. F. Glenn, B. Rand. Wellford, Ino. Skelton Williams,
Geo. L. Christian, Wm. Northrop, Eppa Hunton, Jr., S. W. Travers, F. D. Williams.

OFFICERS:

W. M. HABLISTON, President. WILLIAM T. REED, Vice-President.
JON. SKELTON WILLIAMS, Vice-President. W. M. ADDISON, Cashier.
O. S. MORTON, Assistant Cashier. JOHN TYLER, Assistant Cashier.
W. H. SLAUGHTER, Assistant Cashier. J. M. BALL, Jr., Assistant Cashier.

ACCOUNTS SOLICITED.

3% Interest Paid in Savings Department

CYPRESS BOXES FOR PLUG TOBACCO

Opening for Another Big Virginia Industry—Swamp Lands Full of Timber.

The suitability of cypress for tobacco boxes has been made the subject of tests for some months, by the United States Department of Agriculture in co-operation with packers of plug tobacco and manufacturers of cypress lumber. Results have been obtained which are announced as highly satisfactory.

The manufacturers of plug tobacco have been large consumers of wood for many years. Owing to the tendency of tobacco to absorb taste and stain from wood when brought in contact with it in the box, much difficulty has often been met in procuring suitable box material. Sycamore has always been considered one of the best woods for that purpose, but it has become scarce and expensive, and the search for substitutes is active. The tests which have recently concluded were brought about through the desire of plug tobacco manufacturers to produce satisfactory box material, and on the part of Southern cypress mills to dispose of large quantities of short lumber which accumulates at their plants because there is small demand for it. In size and grade it is such lumber as tobacco box makers use. The mills men furnished the cypress lumber for the tests, and the tobacco manufacturers made the boxes, filled them with tobacco and subjected it to conditions that would bring out any unsuitable properties the wood might have.

A summary of results shows that plug tobacco kept four months in cypress boxes remained sound and in good condition and absorbed no taste from the wood. The box itself is not considered quite as handsome as sycamore, but is lighter in weight, an item worth considering when large shipments are made. The chief economy, however, consists in finding plentiful material for boxes, which will meet the needs of the packers, and at the same time providing a market for a class of lumber which heretofore has been in small demand.

The swamps and the lands adjacent to the swamps in the Eastern section of Virginia are filled with cypress trees that are bringing in no revenue to the owners of those lands, but now that it has been discovered that cypress is good timber for tobacco boxes, the "knees" and the trunks of the trees will find a long looked for market.

ALTAVISTA BUSINESS MEN ORGANIZE ASSOCIATION

[Special to The Times-Dispatch.] Altavista, Va., September 23.—The business men of Altavista organized a Business Men's Association here Thursday. The association numbers every business man and firm in the town. This business body will work in connection with the Merchants' Mercantile Agency, thereby securing the credit standing of every person in the local territory now trading with Altavista merchants. The following officers were elected for the ensuing six months: President, E. A. Smith; Vice-President, O. K. McCartney; Secretary, A. W. Barrett; Ernest Jones.

Mary Baldwin Seminary

For Young Ladies

Staunton, Virginia.

Term begins September 7, 1911. Located in the Shenandoah Valley of Virginia. Unsurpassed scenic beauty, beautiful grounds and modern appointments. 302 students past session from 33 States. Terms moderate. Pupils enter any time. Send for catalogue.

MISS E. C. WEIMAR, Principal.

Miss Ellett's School For Girls

Opposite Monroe Park—14N Laure Richmond, Virginia

Careful attention to little girls. Athletic field outside the city. Basketball and boating. Preparatory to Bryn Mawr College. Certificate admits to Vassar and Randolph-Macon. Sweet Briar scholarship. The number of students will be limited.

LAW SCHOOL OF RICHMOND COLLEGE

Offers two-year course in the law leading to the LL.B. Location unsurpassed. Terms moderate. Next session begins September 21, 1911. For catalogue and information, address

W. S. McNEILL, Professor of Law, Richmond, Va.

Miss Claire Guillaume

Is ready to resume her Private Lessons and Classes in French at her residence, 106 West Grace Street.

Miss Zelle Minor

Will resume her CLASSES FOR PIANO September 15, 1911. Apply 303 East Grace Street. Phone Madison 5019. Early applicants have choice of hours.

Miss A. T. Daniel

Will resume her class for girls on Monday, October 2, at her residence, 813 Floyd Avenue.

Piano Instruction

MRS. ADELE ARCHER SMALL Will resume her classes October 2d, 1102 West Avenue.

Virginia School Supply Comp'y

P. O. BOX 474

RICHMOND,

Office: 18 S. 9th St. VIRGINIA.

School Desks, Virgoplate Blackboards, Old Dominion Patent Heating and Ventilating Systems

And All School Supplies

Shipped from Richmond on receipt of order.

1865 McGuire's 1911 University School

JOHN P. MCGUIRE, Principal.

Opposite Monroe Park, - - - - - Richmond, Va.

Forty-seventh session opens September 18. Certificate admits to advanced standing at University of Virginia. Each boy has constant individual attention. Classes small. The average number in each class last year was eight.

At University of Virginia boys prepared here received eight degrees in 1907; seven degrees in 1908; five degrees in 1909, and five degrees in 1910. Only experienced university men engaged in Upper School. Lower School with separate rooms and instruction for little boys. All teachers give the whole of their time to the work of this school.

Professor Fitz Hugh, of University of Virginia, writing August 16, 1909, says: "McGuire's University School is one of the very finest types of Southern private schools for preparation for college, and stands to-day in the very prime of its working efficiency. The students from McGuire's are uniformly successful in the Latin classes at the University. I can recommend this school without reserve."

Prof. Echols, of the U. Va., writing August 20, 1909 says: "Especially in mathematics have the boys from McGuire's distinguished themselves at the University, exhibiting a careful and thorough preparation which has made them marked men in the classes."

"During the past ten years no less than forty-five have been entered from the school directly into the senior bachelor of arts course in mathematics, and their uniform success in this course speaks in unmistakable terms of the thoroughness of their preparation."

"It is one of the few schools in Virginia in which the old-time thoroughness of preparation is carefully maintained."

Dr. J. M. Page, Professor of Mathematics and Dean of the University of Virginia, writing September 13, 1909, says: "For about ten years it has been my duty to pass upon the preparation of students entering the University, and it is only fair to say that in no case have I found that a student entering with the McGuire recommendation proved later to be deficient in the subjects for which he was recommended."

I have no hesitation in saying that any parent should consider himself most fortunate who has the opportunity to enter his son at McGuire's."

UNIVERSITY COLLEGE OF MEDICINE — RICHMOND, VIRGINIA

STUART MCGUIRE, M.D., Pres. Medicine-Dentistry-Pharmacy 19th Session Opens September 12th. New building. New equipment. Eighty experienced teachers. Excellent clinical facilities. Modern laboratory methods. Descriptive Catalogue on request.

Ernest H. Cosby

Teacher of Piano Organ Harmony 1829 West Grace Street. Phone Monroe 313.

Modern Pipe Organ available for pupils' practice.

Mrs. Anne Atkinson

PIANIST and ORGANIST Studio: 201 East Franklin Street. Private Instruction. Phone Mad. 4688.

H. L. REES' SCHOOL OF MUSIC.

Session opens Monday, Oct. 2d. Instructions on Piano and Pipe Organ STUDIOS: 3202 Floyd Ave. and 103 E. Broad St. Note.—Having resigned as leader of the Academy Orchestra, I am devoting my entire time to my school. H. L. REES.

A. F. Unkel

Teacher of Piano Studio: 103 East Broad Street.

MISSSES SCOTT & TALCOTT

Will Reopen Their Kindergarten and Primary For children from 4 to 10 years of age, October 1, 1911, AT 14 WEST MAIN STREET.

Mrs. Smith Brockenbrough

Will resume her class in PIANO MUSIC on September 27. 111 East Cary Street. Leschepizky Method Taught.

Miss Colquitt's School

WILL REOPEN ON Thursday, September 21, at 829 West Grace Street.

Richmond Conservatory of Music

OPEN ALL THE YEAR. 505 E. Grace St., Richmond, Va.

Piano, Voice, Violin, Mandolin, Harp, Guitar, Elocution, Dramatic Art, Physical Culture, History of Music, Harmony and Theory, Opera.

The Opera Class Department is a special feature. Rehearsals of oratorios, choruses, glees, etc., and actual performances of operas during the year.

Graduates of the Conservatory have immediate access to professional positions, as close relations are maintained with the best teachers' bureaus.

The Faculty includes a full corps of teachers of experience and ability, all graduates of noted musical institutions where they have studied under masters in the art.

Session 1911-'12 Begins September 1st. Catalogue on request. Telephone Madison 7784.

Hequembourg School of Music

1018 West Grace Street. THIRD YEAR OPENS SEPTEMBER 14. BRANCHES TAUGHT:

Violin, Piano, Theory, Harmony Corps of assistant teachers. Orchestral classes for all grades.

FLORENCE DILLARD HEQUEMBOURG, Director.

Pupils may enter now.

SINGING J. Lamont Galbraith

Pupil of William Shakespeare and Giulio Moratti. Licentiate of the Royal Academy of Music, London, England.

PIANOFORTE Mrs. Ave Galbraith

Pupil of Tobias Matthay. Licentiate of the Royal Academy of Music, London, England.

Apply 1608-A West Grace Street or Walter D. Moses & Co. At home daily 4 to 6 during September to explain system of teaching.

Miss Morris's School for Girls

3 East Grace Street. September 25, 1911.

Catalogue at book stores or from the principal. MISS SUSIE P. MORRIS, Principal, 1116 West Avenue.

Richmond Training School for Kindergartners

1014 East Broad St., Richmond, Va. Reopens September 26, 1911. Two years' course in Kindergarten theory and practice. Post graduate work and special classes open to other teachers. For further particulars address LUCY & COLEMAN, Principal, Buckner, Va.

Woman's Gymnasium

217 West Grace Street. Open October 3d. Educational, Corrective and Aesthetic Gymnastics and Athletics, Tuesday and Friday, 11 to 1 and 4 to 6 o'clock; Orthopedic Clinic, Saturday, 11 to 1 o'clock. MISS MARY B. BAUGHMAN, Madison 4352.

A Savings Bank Account**Is a Financial Umbrella**

In that it protects you from "bad weather" if the proverbial "rainy day" should come.

How about you, Mr. Salaried Man? Are you provided with this sort of an "umbrella"?

It is surprisingly easy to accumulate a nest egg if you'll deposit a certain amount regularly in our savings department each week or month and let Compound Interest at 3 per cent. work for you.

Two dollars put away every week means about twelve hundred dollars in ten years.

COMMONWEALTH BANK

H. L. Denoon, President. W. L. Walters, V.-P. and Cash. S. E. Walters, Asst. Cash. H. G. Proctor, Asst. Cashier.

DIRECTORS.

W. Creed Davis, Geo. C. Walters, W. H. Dunn, H. Stuart MacLean, P. C. Christian, J. Randolph Tucker, Isaac B. Davenport, L. T. Christian, C. B. Cooke, Louis Washer, H. L. Denoon, H. S. Wright, W. L. Walters, Wm. L. Wade, Hugh Denoon, E. M. Bell, R. D. Watkins.

BRANCHES.

4 East Broad Street. Twenty-fifth and Broad Streets. 3914 Williamsburg Avenue.

Appreciative Attention**THE FIRST NATIONAL BANK**

1104 E. Main St., Richmond, Va.

Capital. \$1,000,000 Surplus. \$1,000,000

With resources of over ELEVEN MILLION DOLLARS, this bank is not too large to give considerate attention to the little things which mean much to the welfare of depositors.

It is not too large to lend the weight of its counsel and support to the depositor whose dealings are small, but none the less important to him.

Its organization is such that all who bring their business here are assured of courteous treatment and appreciative attention.

1865—Near Half a Century of Satisfactory Service—1911

Virginia State Insurance Co.

RICHMOND, VA.

Fire Losses Paid Exceed.....\$5,000,000
Surplus to Policyholders.....\$241,000
Reserves.....\$240,000

Keep Richmond's Insurance Money in Richmond.

HENRY S. HUTZLER & CO BANKERS SOLICIT YOUR PATRONAGE IN ALL LINES OF GENERAL BANKING. INTEREST ALLOWED ON SAVINGS ACCOUNTS.

E. A. BARBER, JR. Certified Public Accountant. E. A. BARBER & CO. ACCOUNTING, AUDITING, ORGANIZING, SYSTEMATIZING, 215 Mutual Building, Phone Mad. 5521. Richmond, Va.

Branch, Cabell & Co.

1115 E. Main St. Phone No. 48. Members New York Stock Exchange and Chicago Board of Trade.

The Confederate Museum TWELFTH AND CLAY STREETS OPEN 9 A. M. TO 5 P. M.

The Valentine Museum ELEVENTH AND CLAY STREETS Open daily from 10 A. M. to 5 P. M. Admission, 25c. Free on Saturdays.